Appl. Ser. No.: 09/603,303

Atty. Dckt. No.: 5053-36000

## Amendments to the Claims:

The following listing of claims will replace all prior versions and/or listings of claims in the application.

## Listing of Claims:

1. (Previously presented): A system comprising:

an insurance claim processing server comprising a first CPU and a first memory coupled to the first CPU, wherein the first memory stores a first set of program instructions which are executable by the first CPU to:

estimate a value of an insurance claim as a function of insurance claim assessment data-entered by a user during an insurance claim consultation session, wherein the first set of program instructions further comprise a sequence of insurance claim processing steps executable to complete an insurance claim transaction, wherein the number of insurance claim processing steps and/or the sequence of execution of the insurance claims processing steps are established dynamically in real time; and

a client computer system comprising a second CPU and a second memory coupled to the second CPU, wherein the client computer system is coupled to the insurance claim processing server through a network, wherein the second memory stores a second set of program instructions which are executable by the second CPU to:

receive the insurance claim assessment data entered by the user; and

send the insurance claim assessment data across the network to the insurance claim processing server, wherein the second set of program instructions comprises a sequence of steps established dynamically in real time.

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2. (Original): The system of claim 1, wherein the insurance claim comprises a bodily injury claim, and wherein the estimate of the value of the insurance claim comprises an estimate

of bodily injury general damages.

3. (Previously presented): The system of claim 1, wherein the first set of program

instructions comprises a rules engine; and wherein the second set of program instructions

comprises a web browser.

4. (Original): The system of claim 3, wherein the first set of program instructions are

further executable by the first CPU to generate and send to the client computer system a plurality

of web pages comprising insurance claim assessment questions; wherein the second set of

program instructions are further executable by the second CPU to display the web pages

comprising the insurance claim assessment questions during the insurance claim consultation

session.

5. (Original): The system of claim 1, wherein the network comprises the Internet.

6. (Original): The system of claim 1, wherein the insurance claim processing server and

the client computer system are operable to communicate over the network via TCP/IP.

7. (Original): The system of claim 1, further comprising:

a second client computer system comprising a third CPU and a third memory,

wherein the second client computer system is coupled to the insurance claim

processing server through the network, wherein the third memory stores a third set

of program instructions which are executable by the third CPU to:

receive a second set of insurance claim assessment data entered by a

second user; and

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send the second set of insurance claim assessment data across the network

to the insurance claim processing server; and wherein the first set of

program instructions are further executable by the first CPU to estimate a

value of a second insurance claim as a function of the second set of

insurance claim assessment data entered by the second user during a

second insurance claim consultation session.

8. (Original): The system of claim 1, wherein the insurance claim assessment data

comprise one or more bodily injuries and one or more treatments of the bodily injuries.

9. (Previously presented): A method comprising:

receiving insurance claim assessment data entered by a user in response to a plurality of

insurance claim assessment questions during an insurance claim consultation session; and

sending the insurance claim assessment data across a network via one or more Internet

protocols to an insurance claim processing server; wherein the receiving and the sending

comprise a sequence of insurance claim processing steps established dynamically in real

time; and

estimating a value of an insurance claim as a function of the insurance claim assessment

data entered by the user

executing insurance claim processing steps on the insurance claim processing server to

estimate a value of an insurance claim as a function of insurance claim assessment data,

wherein the number of insurance claim processing steps and/or the sequence of execution

of the insurance claims processing steps are established dynamically in real time.

10. (Original): The method of claim 9, wherein the Internet protocols comprise TCP/IP.

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11. (Original): The method of claim 9, wherein the Internet protocols comprise HTTP.

12. (Cancelled).

13. (Original): The method of claim 12, further comprising sending the estimated value

of the insurance claim across the network via the one or more Internet protocols to a client

computer system.

14. (Original): The method of claim 12, wherein the insurance claim comprises a bodily

injury claim, and wherein the estimated value of the insurance claim comprises an estimate of

bodily injury general damages.

15. (Original): The method of claim 9, wherein the insurance claim assessment data

comprise one or more bodily injuries and one or more treatments of the bodily injuries.

16. (Previously presented): A carrier medium comprising program instructions, wherein

the program instructions are computer-executable to implement:

receiving insurance claim assessment data entered by a user in response to a plurality of

insurance claim assessment questions during an insurance claim consultation session; and

sending the insurance claim assessment data across a network via one or more Internet

protocols to an insurance claim processing server,;

executing insurance claim processing steps on the insurance claim processing server to

estimate a value of an insurance claim as a function of insurance claim assessment data,

wherein the number of insurance claim processing steps and/or the sequence of execution

of the insurance claims processing steps are established dynamically in real timewherein

the program instructions comprise a sequence of insurance claim processing steps

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established dynamically in real time; and

estimating a value of an insurance claim as a function of the insurance claim assessment

data-entered by the user.

17. (Original): The carrier medium of claim 16, wherein the Internet protocols comprise

TCP/IP.

18. (Original): The carrier medium of claim 16, wherein the Internet protocols comprise

HTTP.

19. (Cancelled).

20. (Original): The carrier medium of claim 19, wherein the program instructions are

further computer-executable to implement sending the estimated value of the insurance claim

across the network via the one or more Internet protocols to a client computer system.

21. (Original): The carrier medium of claim 19, wherein the insurance claim comprises a

bodily injury claim, and wherein the estimated value of the insurance claim comprises an

estimate of bodily injury general damages.

22. (Original): The carrier medium of claim 16, wherein the insurance claim assessment

data comprise one or more bodily injuries and one or more treatments of the bodily injuries.

Claims 23 - 27 (Cancelled).